



MARYLAND MORTGAGE PROGRAM FEES

The Maryland Mortgage Program allows lenders to charge normal and customary underwriting and processing fees for the first mortgage, per Directive 2016-15. <http://mmp.maryland.gov/Lenders/Directives/Directive2016-15.pdf>. They are not allowed to charge points; the amount is not a percentage and does not vary according to the loan amount. We recommend that each lender identify their normal and customary fees and send that (fully broken out) to Karl Metzgar, our Operations Manager (karl.metzgar@maryland.gov). If he confirms that those are fine, he'll keep them on record and the lender would charge the same every time consistently.

We do not allow any additional fees for our DPA seconds. The only fee that can be charged for those is the recording fee (per the Compliance Manual).

For MCCs (mortgage credit certificates), we charge a \$450 fee for an MCC-REISSUE and the lender can charge up to \$350 for their processing fee on that, for a total of \$800 to the borrower (per the fact sheet).

With regard to other lender compensation, see Directive 2021-10 under our Directives, found here: <http://mmp.maryland.gov/Lenders/Pages/Directives.aspx>.

Please refer to US Bank, the master servicer, for their fees.

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